



AUSTIN IS MY HOME

Austin is home to many, from folks with deep roots in Austin's culture to multi-generational families. *Austin is uniquely Austin* because of the people who live here. With the growth of our city, some homeowners may be feeling pressured from aggressive real estate investors and changing neighborhoods. Some homeowners may be feeling financial stress from maintaining their home. Some may want to stay in Austin but their homes require some upgrades to make it safer to age-in-place. **What can you do?** Use this checklist to connect to advisors, learn more, and apply to programs that may help.

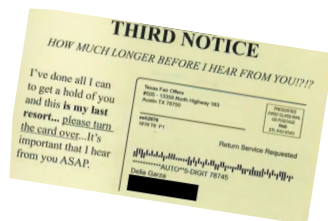
Work with someone looking out for your best interests.

Austin has HUD-certified agencies that provide housing counseling. If you get any calls or mail offering to buy your house call these organizations. They will help to answer any questions you may have.

- » **Austin Habitat for Humanity**
austinhabitat.org; 512.472.8788
- » **Business and Community Lenders of Texas**
bcloftexas.org; 512.912.9884
- » **Frameworks Community Development Corporation**
frameworkscdc.org; 512.385.1500

Know the signs of predatory investors.

- » **Random offers to buy your home.** These can come in many forms from "handwritten" notes and phone calls offering to buy your house to misleading mailers, *like the one here.*
- » **"Processing" or "Administrative" Fees.** As a homeowner looking to sell, you should not pay any upfront fees.
- » **High-pressure tactics.** If they want you to sign a contract promising to sell your house to them, but don't give you "earnest money," *it's a bad deal.* If they don't want you to have a third-party review of the paperwork, *it's a bad deal.*



Apply for home repair programs.

The City of Austin has several home repair programs for income-eligible Austinites. These programs may help Austinites stay in their homes.

Some of the programs help to:

- » Make homes accessible for persons with disabilities & senior Austinites
- » Provide grants to make homes safe
- » Replace or repair your home's sewer line

Housing & Planning staff are happy to tell you more. Contact us at 512.974.3100, 311 and HPDDCS@AustinTexas.gov.

Make sure you have all the tax relief tools available to you.

Homestead Exemption is provided by Texas law for owner-occupied residential properties and lowers the taxable amount of your home. There is no fee to apply and you do not have to hire anyone to file for you.

You may be eligible for additional exemptions if you or your spouse are over 65; disabled; or a disabled veteran. More information is available through the **Travis Central Appraisal District** 512.834.9138 and traviscad.org/homesteadexemptions

Share this info with your neighbors!

You, your neighbors, and your neighborhood are all part of what makes Austin uniquely Austin.

